

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Leo Phillip McLaughlin, II  
Debtor

Case No. 24-00820-MJC  
Chapter 7

District/off: 0314-5  
Date Rcvd: Jul 19, 2024

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 12

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2024:**

Recip ID	Recipient Name and Address
db	+ Leo Phillip McLaughlin, II, 186 Ledgedale Road, Apt. 4, Lake Ariel, PA 18436-5500
5607898	+ Brad Hummel, 447 Ledgedale Road, Lake Ariel, PA 18436-5569
5607897	+ Brad Hummel, PO Box 439, Lake Ariel, PA 18436-0439
5607902	+ Marie Siwisgalli, 447 Ledgedale Road, Lake Ariel, PA 18436-5569
5607903	+ Mark Kresefski, 132 First Street, Old Forge, PA 18518-2129
5607904	+ Together for Health Dental Center, 600 Maple Ave., Suite 7, Honesdale, PA 18431-1460

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5607896	+ EDI: BANKAMER	Jul 19 2024 22:36:00	Bank of America, PO Box 15284, Wilmington, DE 19850-5284
5607899	+ EDI: CAPITALONE.COM	Jul 19 2024 22:36:00	Capital One, PO Box 71087, Charlotte, NC 28272-1087
5607900	EDI: JPMORGANCHASE	Jul 19 2024 22:36:00	Chase, PO Box 6294, Carol Stream, IL 60197
5607901	EDI: USBANKARS.COM	Jul 19 2024 22:36:00	Elan Financial Services, PO Box 790408, Saint Louis, MO 63179
5607905	+ EDI: VERIZONCOMB.COM	Jul 19 2024 22:36:00	Verizon Wireless Services, LLC, 1 Verizon Way, Basking Ridge, NJ 07920-1097
5607906	+ EDI: WFFC2	Jul 19 2024 22:36:00	Wells Fargo, PO Box 10347, Des Moines, IA 50306-0347

TOTAL: 6

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 21, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2024 at the address(es) listed below:

Name	Email Address
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Brett Freeman	on behalf of Debtor 1 Leo Phillip McLaughlin II brett@freeman.law, brettfreemanecf@gmail.com;shannon@freeman.law;bmf153@recap.email
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Lawrence G. Frank	lawrencegfrank@gmail.com PA39@ecfcbis.com
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United States Trustee	ustpregion03.ha.ecf@usdoj.gov
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TOTAL: 3

**Information to identify the case:**

Debtor 1	<b>Leo Phillip McLaughlin II</b>	Social Security number or ITIN xxx-xx-1912
	First Name    Middle Name    Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court    Middle District of Pennsylvania		
Case number: 5:24-bk-00820-MJC		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Leo Phillip McLaughlin II  
aka Leo P McLaughlin, aka Leo P. McLaughlin, II

By the  
court:

7/19/24



Mark J. Conway, United States  
Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**